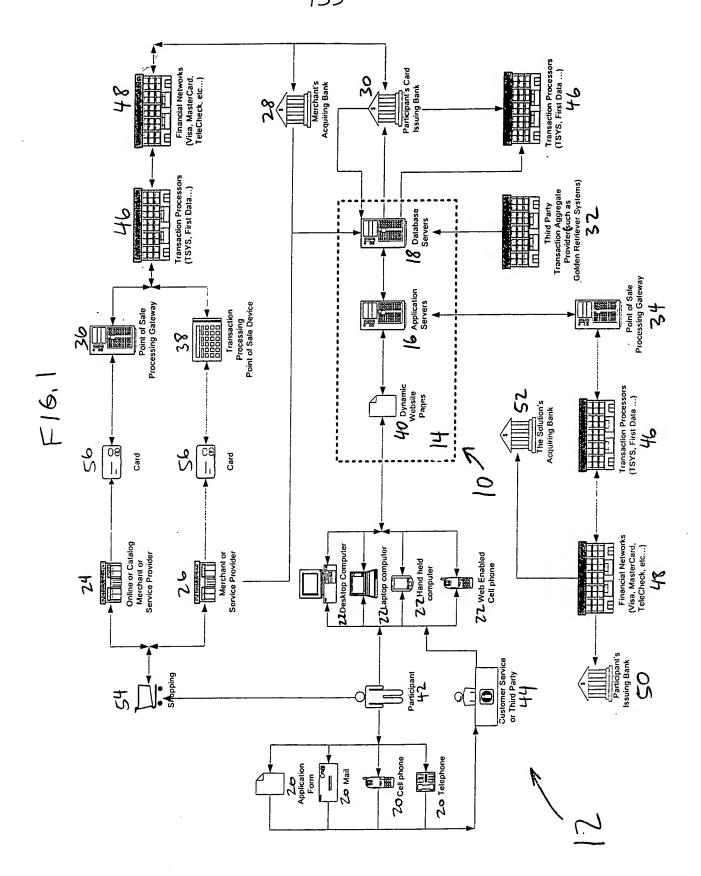
TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"
ATTY: JOHN W. GREENWALD
ATTY TEL: 770.984.2300
ATTY DOCKET NO.: 5G04.1-011
SHEET 1 OF 33



INVENTOR: KOPF ET AL.

TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"

ATTY: JOHN W. GREENWALD
ATTY TEL: 770.984.2300

ATTY DOCKET NO.: 5G04.1-011

SUEST 2.0= 33 SHEET 2 OF 33 2/33 Start Flowchart 4 Here Start Flowchart 3 Here Start Flowchart 2 Here Do they want to apply as a participant?
(IE, a new cardholder) Do they want to apply as a new Benefaciary? (IE a non-profit) Do they want to apply as a new Benefactor? No YES Do they want to apply for admission in the program? Did they enter a valid username and password? Start Flowchart 5 Here Allow the user unlimited access to the unrestricted areas of the website. YES V Is it time to reconcile participants prepurchased, prefunded, or preintended spending with actual spending? Is someone accessing the website? Start Flowchart 6 Here Start Flowchart 1 Here

INVENTOR: KOPF ET AL.

F16,2

FLOWCHART 1

INVENTOR: KOPF ET AL.
TITLE: "COMPUTER NETWORK-IMPLEMENTED AFFINITY PROGRAM"
ATTY: JOHN W. GREENWALD ATTY TEL: 770.984.2300 ATTY DOCKET No.: 5G04.1-011 SHEET 3 OF 33 3/33 If the Participant is accepted by the issuing bank then a card is created and sent to sent to the issuing bank with new Participant account applying for a program that requires actual funds transfer to a specified account to participate? A batch file is created and the new cardholder. information. Is participant ع À updated in the database and can now access the website. Does the beneficiary(s) approve this Participant for inclusion in their program? Participant recieves their new card and calls to activate their card. Participant information is beneficiary(s)
someone other than ٥ Is the PARTICIPANT APPLICATION QN FLOWCHART 2 Once card has been activated then the Participants username and password can be activated from the website to allow them Notify Participant the their application has been denied.
Delete and remove the Participant information from the Required Participant information is entered and submitted. access to the program. database. access the website and begin to participate in the program. representative logs onto the website, identifies the beneficiary(s) for this new cardholder. Participant's appointed Participant can now Is a beneficiary adding the new participant to the program? Participant or the START FLOWCHART 5C HERE NO START FLOWCHART HERE RESTART FLOWCHART HERE

INVENTOR: KOPF ET AL.

TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"

ATTY: JOHN W. GREENWALD
ATTY TEL: 770.984.2300

ATTY DOCKET NO.: 5G04.1-011
SHEET 4 OF 33

4/33 program administrator for verification of information and Merchants ability to participate in the program. Delete and remove the merchants information from the database. Submit this information to RESTART FLOWCHART HERE A ON administrator want to store this merchants information so they can later checking or savings account for deposits or withdrawls of 2 Merchant identifies either a the Merchant for inclusion administrator approve include them in the in the network of Network of Merchants? Merchants? Does the Does the program update XES Merchant's information is updated and corrected so they can be included in the Network of Merchants Store merchant information in a seperate database to allow updates or changes so the merchant can later be included in the Network of Discount which is equal to the Gross Merchant Discount Determine the Net Merchant program by city and/or state and/or fuzzy logic zip code. with citeria that can limit the benefits inclusion in the Merchant submits a benefit minus the Program Administrators Discount Mercahnts Merchant or a representative appointed by the Merchant logs onto the website and enters Post the merchant information on the website with the Net Merchant Discount corporate information RESTART FLOWCHART HERE shown. START FLOWCHART CHERE

FIGIT

FLOWCHART 3
MERCHANT APPLICATION

r

INVENTOR: KOPF ET AL.

TITLE: "COMPUTER NETWORK-IMPLEMENTED AFFINITY PROGRAM"

ATTY: JOHN W. GREENWALD

ATTY TEL: 770.984.2300

ATTY DOCKET NO.: 5G04.1-011

SHEET 5 OF 33 Beneficiaries information is added to the darkbase and given a unique identifing number so participants can identify this beneficiary for their benefit from the program. RESTART FLOWCHART HERE YES 🔻 application has been denied.
Delete and remove the
beneficiary information from the
database. Notify beneficiary that their program administrator approve this beneficiary for inclusion in the program? Does the submitted to program administrator for review and inclusion in the program. Required beneficiary information is entered and Beneficiary or the beneficiary sappointed representative logs onto the website

> START FLOWCHART HERE

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FLOWCHART 4 BENEF ICIARY APPLICATION INVENTOR: KOPF ET AL.

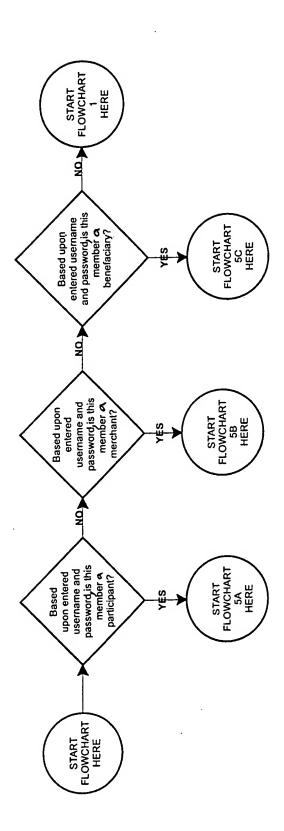
TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"

ATTY: JOHN W. GREENWALD
ATTY TEL: 770.984.2300

ATTY DOCKET NO.: 5G04.1-011

SHEET 6 OF 33

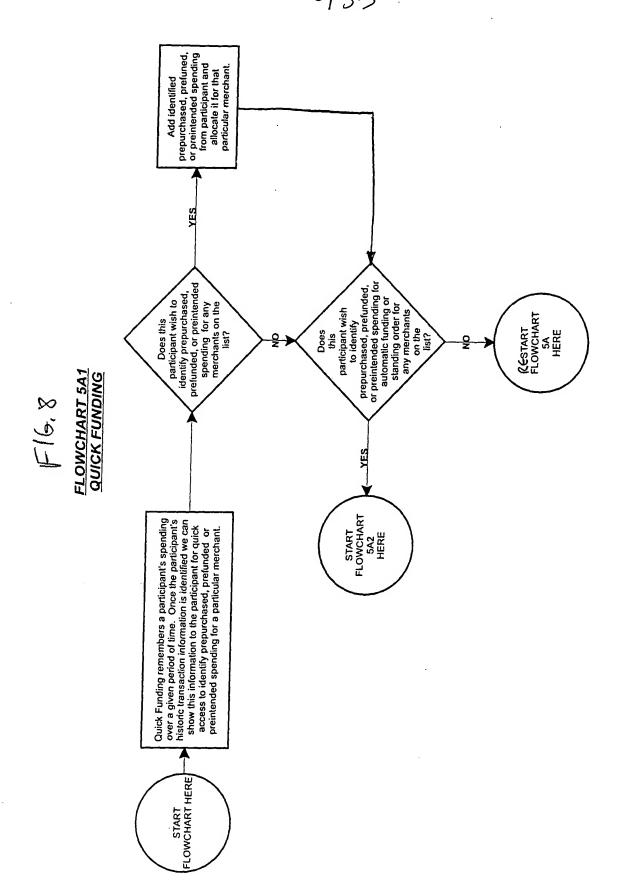
FLOWCHART 5 USER IDENTIFICATION



ATTY TEL: 770.984.2300 ATTY DOCKET NO.: 5G04.1-011 SHEET 7 OF 33 7/33 FLOWCHART 5A PARTICIPANT OPTIONS Allow the participant to review and update their sub groups setup by their RESTART FLOWCHART beneficary(s). START FLOWCHART 5A2 HERE START FLOWCHART 5A3 HERE HERE YES V YES V XES attempting to access
their Automatic Funding
or Standing Order
area? participant
attempting to
access their Find
Merchants
Area? participant attempting to access their Beneficiaries Groups area? Is the participant ts the NO Allow the participant to contact their supported beneficiary. ls the participant participant alternpting to access. Their Quick Funding area? Is the participant attempting to access their Contact Beneficiary START FLOWCHART 5A1 HERE area? START FLOWCHART NO HERE Allow the participant to view their account statement with reconciled transaction and prepurchased, prefunded, or preintended spending information. Allow the participant to contact their program coordinator. participant attempting to access their Contact Us area? Is the participant attempting to access their account statement? Is the attempting to finalize
their identified prepurchased,
prefunded, or
preintending
spending? Is the participant attempting to access their My Information area? main page which summarizes their activity and notifies them of any relevant information. Is the participant attempting to log out of the participant area? Participant accesses their ٤ participant ٤ £ Is the XES START FLOWCHART 5A4 HERE RESTART FLOWCHART Allow the participant to update their personal information. CESTART FLOWCHART START FLOWCHART HERE HERE HERE

INVENTOR: KOPF ET AL.
TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"
ATTY: JOHN W. GREENWALD

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ATTY DOCKET NO.: 5G04.1-011
SHEET FOF 33



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ATTY: JOHN W. GREENWALD
ATTY TEL: 770.984.2300
ATTY DOCKET NO.: 5604.1-011
SHEET 9 OF 33 Does this participant want to add their newty created automatic funding or standing order participant
want to delete their
existing automatic
funding or standing
order ? RESTART FLOWCHART 5A HERE **Kes** 165 Notify them that they already have this merchant setup in their automatic funding or standing order. Delete the existing automatic funding or standing order from the database. FLOWCHART 5A2 AUTOMATIC FUNDING OR STANDING ORDER FLOWCHART YES Update the database with the new automatic funding or standing order. participant set this merchant up in their automatic funding or standing order area already? Has this for a participating merchant Automatic funding or standing order is a automated procedure for identifing prepurchased, prefunded, or preintended spending that makes it easier for a person to participate in the benefit program. funding or standing order set up new automatic START FLOWCHART HERE

TITLE: "COMPUTER NETWORK-IMPLEMENTED AFFINITY PROGRAM"

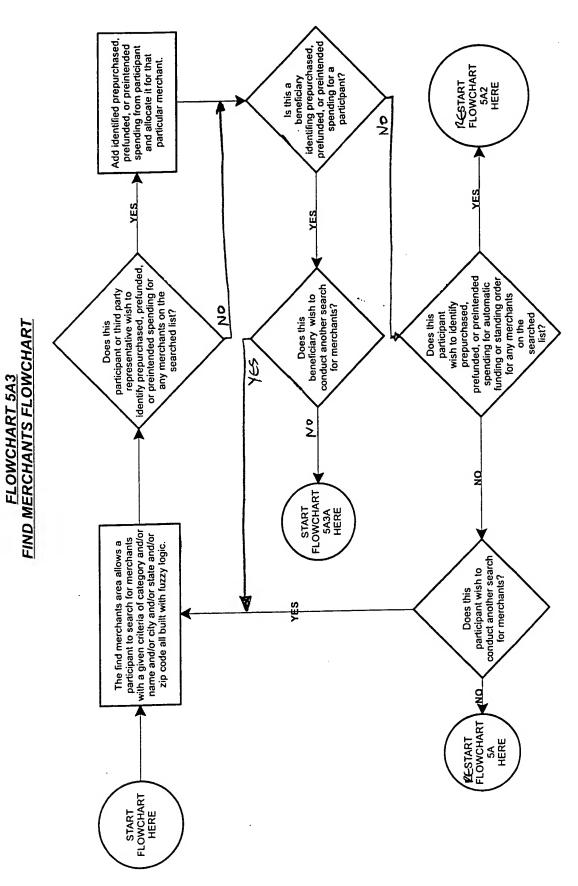
AFFINITY PROGRAM

ATTY: JOHN W. GREENWALD

ATTY TEL: 770.984.2300

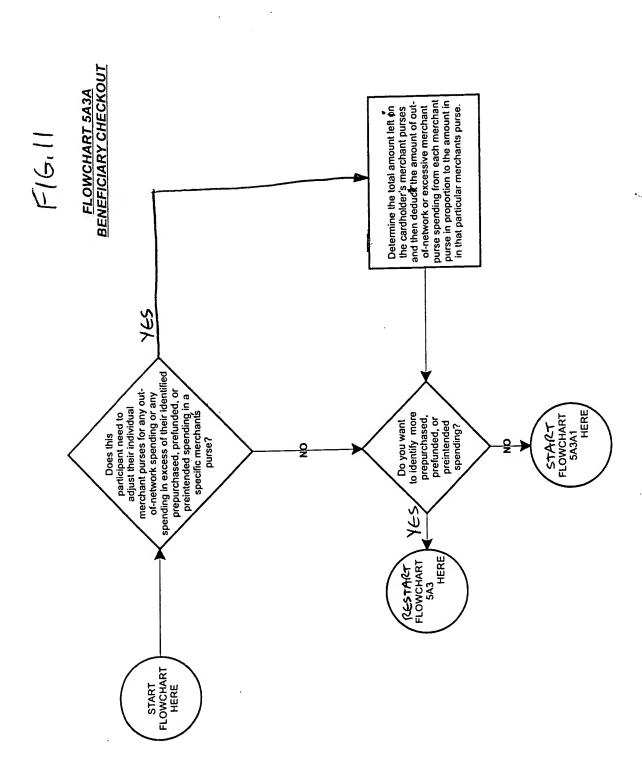
ATTY DOCKET NO.: 5G04.1-011

SHEET 1 9F 33



F16,10

INVENTOR: KOPF ET AL.
TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"
ATTY: JOHN W. GREENWALD
ATTY TEL: 770.984.2300
ATTY DOCKET NO.: 5G04.1-011
SHEET 11 OF 33

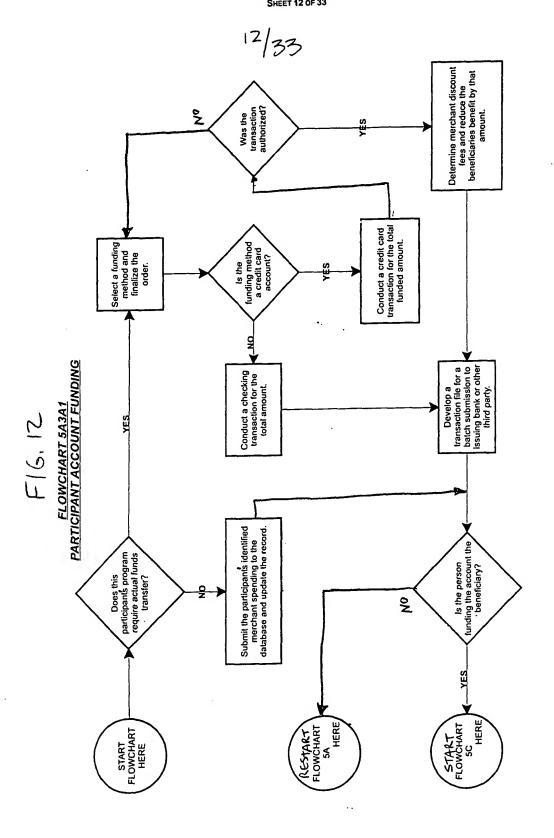


INVENTOR: KOPF ET AL.

TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"

ATTY: JOHN W. GREENWALD
ATTY TEL: 770.984.2300

ATTY DOCKET NO.: 5G04.1-011
SHEET 12 OF 33

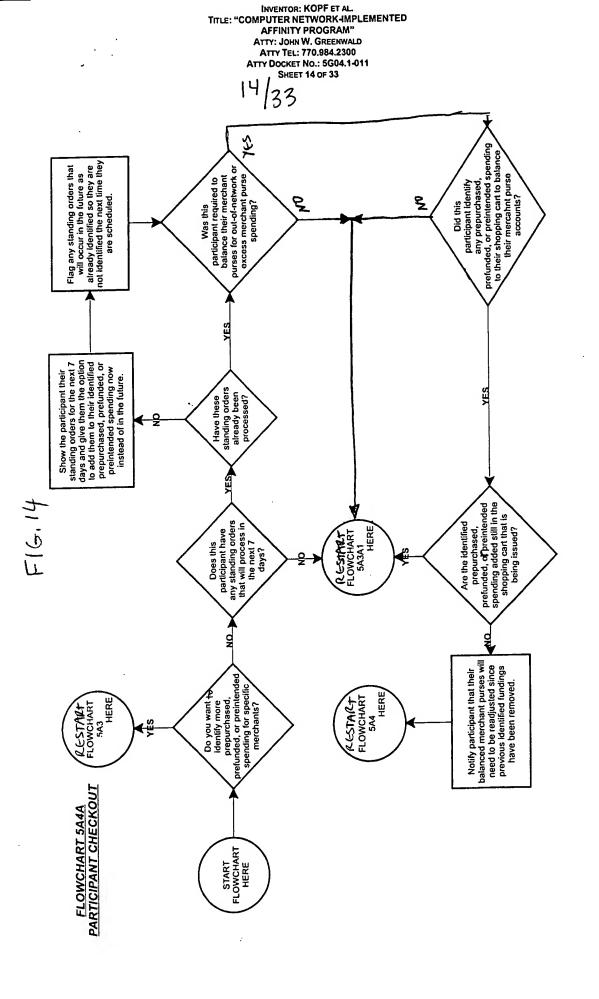


INVENTOR. KOPF ET AL.
TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM" AFFINITY PROGRAM"
ATTY: John W. GREENWALD
ATTY TEL: 770.984.2300
ATTY DOCKET NO.: 5G04.1-011
SHEET 13 OF 33 to that particular merchant's Allow the cardholder to add purse for the amount of outfunds to their shopping cart merchant purse spending. of-network or excessive excessive merchant out-of-merchant or funds to all of the cardholder add spending? Did the purse といて 20 excessive merchant purse spending proportion to the amount ir, in that the cardholder's merchant purses and then deduct the remaining Determine the total amount left on from each merchant purse in amount of out-of-network or particular merchants purse. spent out-of-network or excessive merchant purse spendingback onto their account? add funds in the amount HERE, cardholder want to FLOWCHART START **5A4A** Does the of-network or excessive merchant purse spending from each merchant purse in proportion to the amount in the cardholder's merchant purses and then deduct the amount of outin that particular merchants purse. Determine the total amount left on prepurchased, prefunded, or merchant purses for any outof-network spending or any spending in excess of the out-of-network or excessive merchant purse preintended funding ina screen that itemizes the Show the cardholder a adjust their individual cardholder need to specific merchants Does this spending. purse?

> FLOWCHART START

HERE

PARTICIPANT ACCOUNT BALANCE ADJUSTMENT



INVENTOR: KOPF ET AL.
TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"
ATTY: JOHN W. GREENWALD ATTY TEL: 770.984.2300 ATTY DOCKET No.: 5G04.1-011 SHEET 15 OF 33 Allow the merchant to contact their program coordinator. START FLOWCHART 581 HERE Allow the merchant to update their personal information. RESTART FLOWCHART RESTART FLOWCHART HERE HERE XES V Is the merchant attempting to access their Contact Us Is the merchant attempting to access their Special Discounts area? START FLOWCHART 581 HERE ٤ Allow the merchant to update their personal information. Is the merchant attempting to access . their Welcome Rebate area? START FLOWCHART 581 HERE F16,15 NO Did the merchant change their discount percent or benefit? Allow the participant to view their account statement with reconciled transaction and prepurchased, prefunded, or preintended spending information. 3 Is the merchant attempting to access their account statement? RESTART FLOWCHART HERE XES Is the participant attempting to log out of the participant area? Merchant accesses their main page which summarizes their activity and notifies them of any relevant information. merchant
attempting to
access theirMy
Information
area? Is the FLOWCHART 5B MERCHANT OPTIONS RESTART FLOWCHART START FLOWCHART HERE HERE

INVENTOR: KOPF ET AL.
TITLE: "COMPUTER NETWORK-IMPLEMENTED AFFINITY PROGRAM" ATTY: JOHN W. GREENWALD ATTY TEL: 770.984.2300 ATTY DOCKET NO.: 5G04.1-011 SHEET 16 OF 33 16/33 Delete and remove the merchants request from create a special promotion. program administrator for verification of information and merchants ability to (ACSTART FLOWCHART 58 HERE the database. g program
administrator approve
the requested change or
addition from the
merchant? program administrator want to store this merchants request so they can later update request? Does the Does the base discount % or benefit with cleria that can limit the programs inclusion by transaction amount and/or transaction date and/or city and/or state and/or fuzzy logic zip YES code. XES discount percentage or benefit information to program administrator for verification of information and merchants ability to change their base discount or seperate database to allow updates or changes so the change can be added at a later date. Discount which is equal to the Gross Merchant Discount representative appointed by the merchant logs onto the website and enters information about the Store merchant request in a Determine the Net Merchant Submitthe requested base minus the Program Administrators Discount benefit. special. XES KES Post the merchant information on the website with the Net Merchant Discount merchant request a change to the base adding a Welcome Rebate or Special Discount? corrected and updated. Merchants request is discount? shown. Did the

MERCHANT BASE DISCOUNT / WELCOME REBATE / SPECIAL DISCOUNT REQUEST

FLOWCHART 5B1

Merchant submits an additional discount or benefit above the

Merchant or a

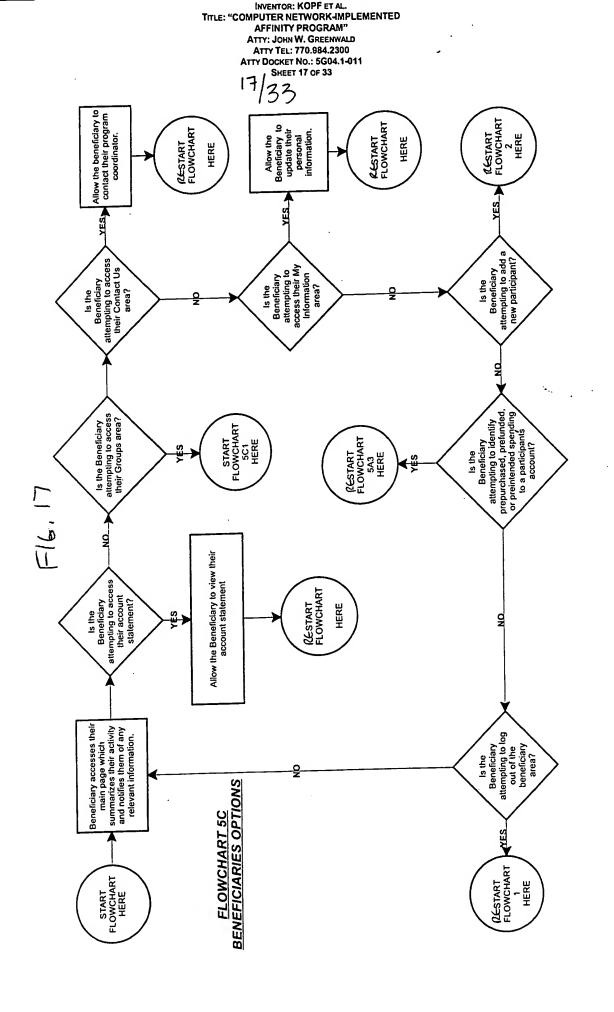
Is the merchant

START FLOWCHART HERE

٥ ع

(LESTART FLOWCHART 5B HERE

Submit this information to



INVENTOR: KOPF ET AL.
TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"
ATTY: John W. GREENWALD
ATTY TEL: 770-884-2300
ATTY DOCKET NO.: 5G04.1-011
SHEET 18 OF 33 from the supporters sub-groups in equal percentages based upon the amounts in excess of any minimum required percentage participation to the new sub-group. identified beneficiary(s) have changed their sub-groups and have them adjust their percentage giving accordingly. Require a 30 day notice prior to the addition of the sub-group. Automatically move equal amounts Notify the participant(s) that their participants
supporting this
beneficiary(s) updated
their sub-group
percentage
accounts? group require a certain minimum percentage of participation by the participant? Does this sub-Have all 욧 ES ž Enter the information required to setup this sub-group. XES FLOWCHART 5C1 CREATING BENEFICIARY SUB-GROUPS XES Do you want to delete a previously setup sub group? PESTART FLOWCHART 5C HERE F16, 18 want to setup a new sub beneficiary groups? Do you A Beneficiary can designate sub-group beneficiaries to dispurse the benefit recieved from a participant. XES Notify the participant(s) that their identified beneficiary(s) have changed their sub-groups and have them adjust their percentage giving accordingly. Require a 30 day notice prior to the deletion of the sub-group. Automatically move the percentage allociated to the deleted sub-group over to the beneficiaries default sub-group. participant(s) supporting this beneficiary(s) updated their sub-group percentage accounts? Have all START FLOWCHART HERE

Inventor: KOPF et al.

Title: "COMPUTER NETWORK-IMPLEMENTED AFFINITY PROGRAM"

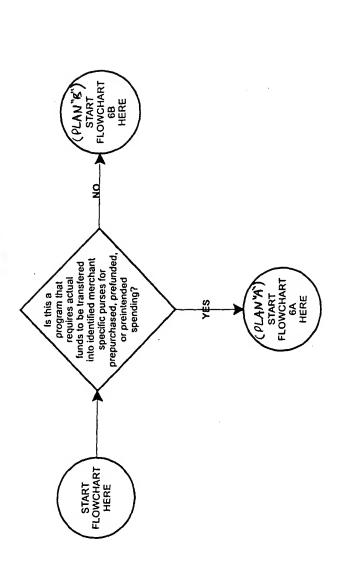
ATTY: JOHN W. GREENWALD ATTY TEL: 770.984.2300

ATTY DOCKET No.: 5G04.1-011

SHEET 19 OF 33

F16.19

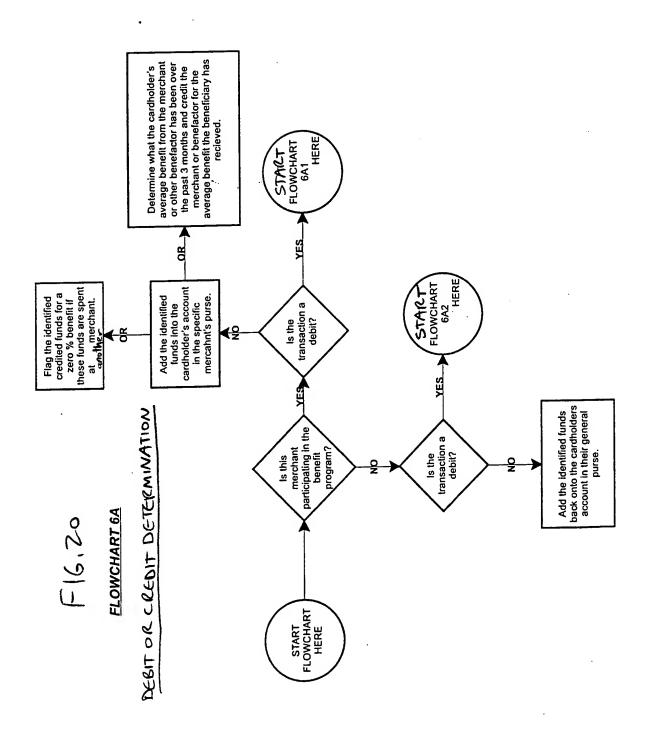
FLOWCHART 6
TRANSACTION RECONCILIATION METHOD



INVENTOR: KOPF ET AL.

TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"
ATTY: JOHN W. GREENWALD
ATTY TEL: 770.984.2300
ATTY DOCKET NO.: 5G04.1-011
SHEET 20 OF 33

20/33



INVENTOR: KOPF ET AL.

TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"

ATTY: JOHN W. GREENWALD
ATTY TEL: 770.984.2300

ATTY DOCKET NO.: 5G04.1-011

2 1 7 2 SREET 21 OF 33 occur in a city
that matches the
merchant's transaction
city criteria for the
welcome
rebate? the actual transaction amount match the merchant's transaction amount criteria for the welcome rebate? Did the transaction ð YES occur in a state
that matches the
merchant's transaction
state criteria for the match the merchant's transaction date criteria for the welcome rebate? transaction date ŝ welcome rebate? transaction ع Does the Did the actual ELOWCHART 6A1 WELCOME REBATE RECONCILIATION merchant have another welcome rebate? 须 Does this Did the transaction occur in a zip code that matches the merchant's transaction zip code criteria for the welcome rebate? Does this merchant have a welcome rebate? g ٤ STMCT FLOWCHART 6A1A STARTS HERE KES Determine the welcome rebate the merchant or other benefactor offered and provide the benefit to the beneficiary. Is this the first time the participant has used their card at this merchant? S START FLOWCHART HERE

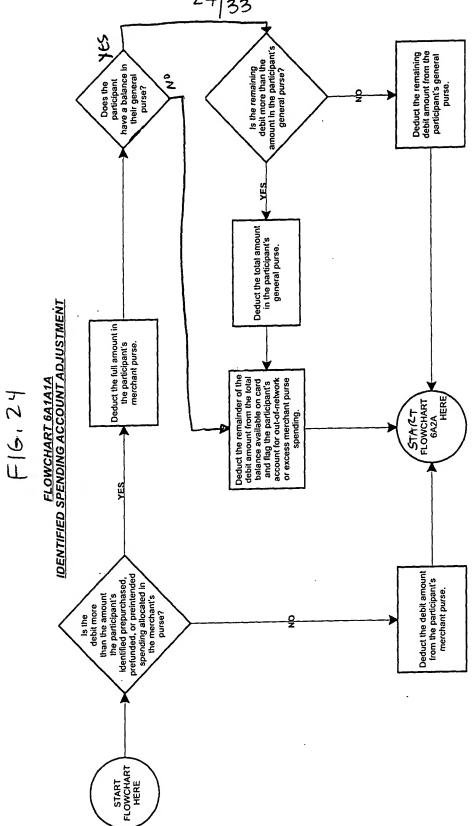
F16.21

Inventor: KOPF et al.
Title: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM" ATTY: John W. GREENWALD
ATTY TEL: 770,984,2300
ATTY DOCKET NO.: 5G04,1-011
SHEET 22 of 33 transaction
occur in a zip
code that matches the
merchant's transaction
zip code criteria for
the special? matches the merchant's matches the merchant's occur in a state that transaction state criteria for the special? transaction occur in a city that transaction city criteria for the transaction special? Old the Did the the Did 义 20 match the merchant's Does this merchant have another special? transaction amount criteria for the transaction amount Does the special? actual SPECIAL DISCOUNT RECONCILIATION ع XES YES transaction date match the merchant's transaction date criteria for the Š Does the special? actual Does this merchant have any specials? STMCT FLOWCHART 6A1A1 HERE Determine the total special benefit(s) required from benefactor(s) for the beneficiary(s). STALT FLOWCHART 6A1A1A START FLOWCHART HERE

F16,23

INVENTOR: KOPF ET AL.

TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"
ATTY: JOHN W. GREENWALD
ATTY TEL: 770.984.2300
ATTY DOCKET NO.: 5G04.1-011
SHEET 24 OF 33



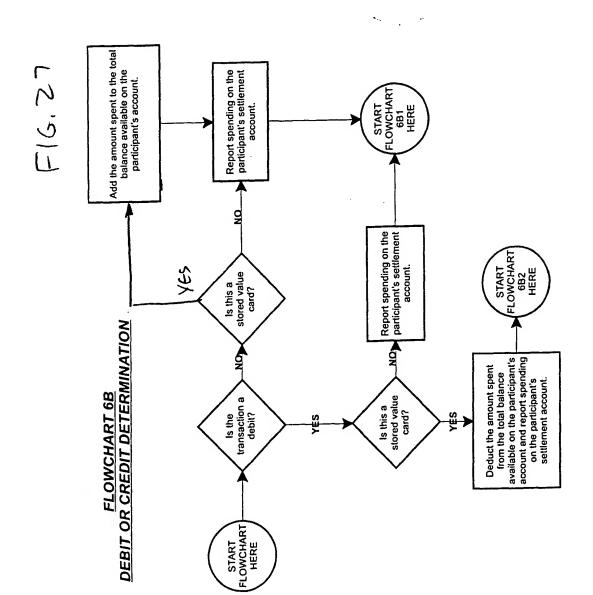
AFFINITY PROGRAM"
ATTY: John W. GREENWALD
ATTY TEL: 770.984.2300
ATTY DOCKET No.: 5604.1-011
2 SMEET 25 of 33 Deduct the amount spent from the total balance available on the participant's account STARLT FLOWCHART 6AZA STARTS HERE Deduct the remainder of the debit amount from the total balance available on card and flag the account for out-of-network or excess merchant purse spending. ELOWCHART 642 IDENTIFIED SPENDING RECONCILIATION Deduct the total amount in the participant's general purse. YES Is the debit more than the amount in the participant's general purse? Deduct the debit amount from the participant's general purse. Does the participant have a balance in their general purse? ΥĒS START FLOWCHART HERE

Inventor: KOPF et al.
Title: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"

INVENTOR: KOPF ET AL.
TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"
ATTY: JOHN W. GREENWALD
ATTY TEL: 770.984.2300
ATTY DOCKET NO.: 5G04.1-011
SHEET 26 OF 33 26/33 Determine merchant discount fees and reduce the beneficiaries benefit by that Conduct a credit card transaction for the total funded amount. Was the transaction authorized? amount. YES XES ğ transaction file for a batch submission to issuing bank or other third party. Adds funds from the participant's specified funding account to bring their balance back to Conduct a checking transaction for the total amount. funding method a credit card account? Develop a is the zero. XE3 Are there any other participant transactions to reconcile? participant's total actual transaction balance negative? F16,26 Is the ž 3 STEP TO THE
NEXT TRANSACTION
AND & CESTARCT
FLOWCHART 8 Develop dynamic marketing targeted to that participant to encourage them toidentify prepurchased, prefunded, or preintended spending and then to actually purchase from a specific Gather transaction data from issuing bank or other third party and update and store in database. START FLOWCHART HERE merchant. RESTART FLOWCHART HERE FLOWCHART 6A2A IDENTIFIED SPENDING RECONCILIATION Send an email and notify the participant the next time they log onto the websile and ask if they would like to prepurchase, prefund or preintend spending automatically with our automatic funding or standing order function. B to that participant to encourage them to identify prepurchased, prefunded, of preintended spending and then to actually purchase from a specific merchant. Develop dynamic marketing targeted Does a participant's spending match a preset spending criterla?

INVENTOR: KOPF ET AL.
TITLE: "COMPUTER NETWORK-IMPLEMENTED AFFINITY PROGRAM"
ATTY: JOHN W. GREENWALD
ATTY TEL: 770.984.2300
ATTY DOCKET NO.: 5G04.1-011

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INVENTOR: KOPF ET AL.

TITLE: "COMPUTER NETWORK-IMPLEMENTED AFFINITY PROGRAM"

ATTY: JOHN W. GREENWALD ATTY TEL: 770.884.2300

ATTY DOCKET NO.: 5G04.1-011

SHEET 28 OF 33

INVENTOR: KOPF ET AL.
TITLE: "COMPUTER NETWORK-IMPLEMENTED **AFFINITY PROGRAM"** ATTY: JOHN W. GREENWALD ATTY TEL: 770.984.2300 ATTY DOCKET No.: 5G04.1-011 33 SHEET 29 OF 33 transaction occur in a city that matches the merchant's transaction city criteria for the reloate? Does
the actual
transaction
amount match the
merchant's transaction
amount ordinal or
the welcome
rebate? Did the Z Z transaction
occur in a state
that matches the
merchant's transaction
state criteria for the
welcome
rebate? transaction date match the merchant's transaction date criteria for the Z welcome rebate? Does the Did the actnal WELCOME REBATE RECONCILIATION Does this merchant have another welcome rebate? 溪 transaction
occur in a zip code
that matches the
merchant's transaction zip
code criteria for the
welcome
rebate? Does this merchant have a welcome rebate? Did the FLOWCHART BEILD HERE XES YES Determine the welcome rebate the merchant or other benefactor offered and provide the benefit to the beneficiary. Is this the first time the participant has used their card at this merchant? HERE START FLOWCHART

FLOWCHART 6B1A

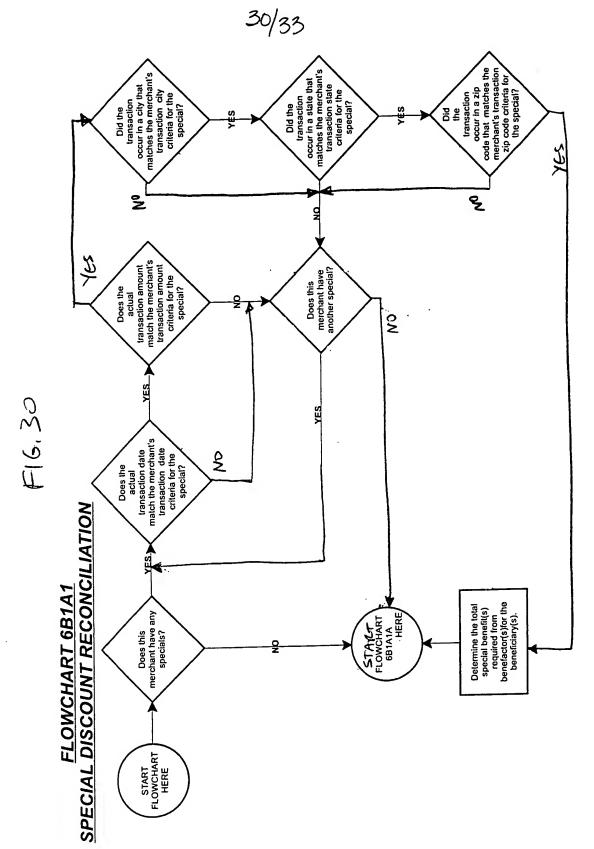
INVENTOR: KOPF et AL.
TITLE: "COMPUTER NETWORK-IMPLEMENTED AFFINITY PROGRAM"

ATTY: JOHN W. GREENWALD

ATTY TEL: 770.984.2300

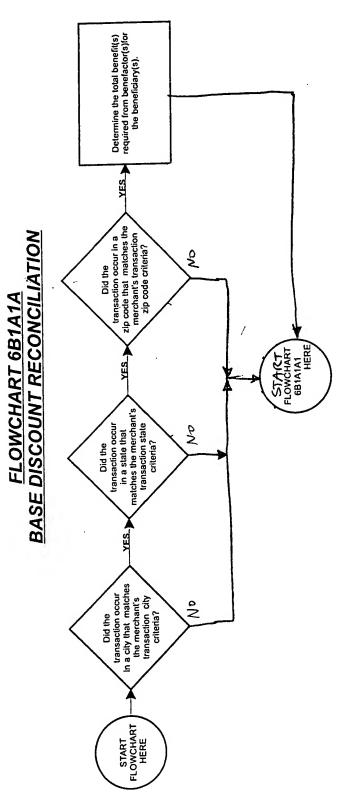
ATTY DOCKET NO.: 5G04.1-011

SHEET 30 OF 33



INVENTOR: KOPF ET AL.
TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"
ATTY: JOHN W. GREENWALD
ATTY TEL: 770.984.2300
ATTY DOCKET NO.: 5G04.1-011
SHEET 31 OF 33

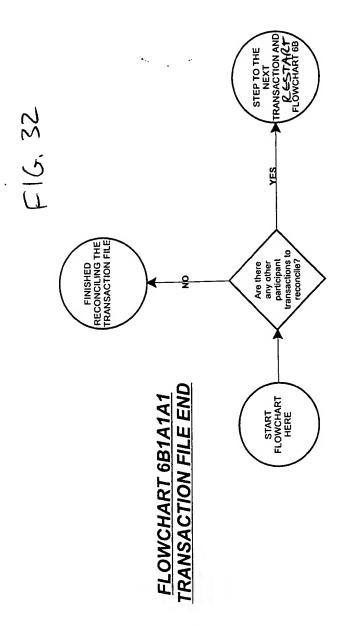
31/33



F16,31

INVENTOR: KOPF ET AL.
TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"
ATTY: JOHN W. GREENWALD
ATTY TEL: 770.984.2300
ATTY DOCKET NO.: 5G04.1-011
SHEET 32 OF 33

32/33



INVENTOR: KOPF ET AL.

TITLE: "COMPUTER NETWORK-IMPLEMENTED
AFFINITY PROGRAM"

ATTY: JOHN W. GREENWALD
ATTY TEL: 770.984.2300

ATTY DOCKET NO.: 5G04.1-011
SHEET 33 OF 33

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